

Modified National Agriculture Insurance Scheme

Preamble

Cholamandalam MS General Insurance Co. Ltd. (“the Company/ We/ Our/ Us”), having received a Proposal and the premium from the Proposer (“You/ Yours”) named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

I. Scope of Cover

We hereby agree, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate You, in the manner specified in the Schedule, against any significant deviation in the specified Weather Index as stated therein, within the specified geographical location and specified time period, subject to a maximum of the Sum Insured stated in the Schedule of this Policy.

II. Definitions

1. **Backup Weather Station:** means the secondary Weather Station as defined in the Schedule, the weather data of which will act as a substitute for the Missing Data, if any, of the Reference Weather Station.
2. **Endorsement:** means any alteration made to the Policy which has been agreed to by Us in writing.
3. **Exclusion:** means the damages/ perils/ properties/ contingencies which are not covered under the Policy and for which We have no liability in the event of loss occurrence.
4. **IMD:** means the Indian Meteorological Department, Government of India including its network of Regional Meteorological Centres, Meteorological Centres and Observatories and other such Weather Stations (conforming to IMD norms) which collaborate with IMD in observing, recording and storing weather data.
5. **Indemnity Level:** Indemnity level is 90%, 80% & 70% corresponding to Low Risk, Medium Risk & High Risk areas which is notified by State Govt./UT for a particular crop at a particular level (sub-district / district / region). Insurance company shall decide applicable indemnity level based on risk categorization, and methodology shall be made available to GOI.
6. **Insured Person:** All farmers including sharecroppers, tenant farmers growing the notified crops in the notified areas are eligible for coverage.

The Scheme covers following groups of farmers:

- a. **On a compulsory basis:** All farmers growing notified crops and availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions i.e. Loanee Farmers.

- b. **On a voluntary basis:** All other farmers growing notified crops (i.e., Non-Loanee farmers) who opt for the Scheme.

Farmer includes:

- a. Individual owner-cultivator/ tenant farmers/ share croppers.
 - b. Farmers enrolled under contract farming, directly or through promoters / organizers
 - c. Groups of farmers / societies serviced by Fertiliser Companies, Pesticide firms, Crop Growers associations, Self Help Groups (SHGs), Non-Governmental Organisations (NGOs), and Others
7. **Notional:** means the agreed amount, which shall be paid as compensation to the Insured per unit deviation in Weather Index (To be specified for each Policy under section “Coverage Details” in the Schedule).
8. **Proposal:** means any signed Proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to us by You or on Your behalf.
9. **Policy:** means the Policy wording, the Schedule and any applicable Endorsement or memoranda. Your Policy contains the details of the extent of cover available to you, what is excluded from the cover and the conditions, warranties and provisions on which the Policy is issued.
10. **Policy Period:** means the period commencing from the effective date and hour as shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Schedule.
11. **Reference Weather Station:** means the primary weather station as specified in the Schedule, the weather data of which would be utilized to compute the Observed Weather Index during the Policy Period for the purpose of claims calculation and settlement under the policy.
12. **Schedule:** means the latest Schedule issued by us as part of Your Policy. It provides details of the level of cover you have.
13. **Sum Insured:** means the monetary amount of coverage mentioned in the Schedule of the Policy. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.
14. **Observed Weather Index:** means the observed value of the Weather Index based on Actual Weather Data of the cover period, which observed value will be used for determining the claims amount, during the Period of Insurance.
15. **Actual Weather Data:** means the weather data of Reference Weather Station or Backup Weather Station as the case may be, for the Policy Period as obtained from the authorized data provider.
16. **Authorized Data Provider:** means an agency which has installed the Reference or Backup Weather Station and has been authorized to provide data for the same for the purpose of calculation and settlement of the claim.
17. **Claim Trigger:** means the threshold value of the Weather Index, as defined in the Schedule, beyond which a claim will first become payable under the Policy as per the Claim Payout Table specified in the Schedule.
18. **Threshold Yield:** Threshold yield for a crop in a notified insurance unit, is the average of past seven years (excluding calamity year(s) as notified by State Government/UT) multiplied by

applicable indemnity level for that crop. It will be ensured that at least 5 years' yield data is available for calculating the threshold yield.

III. SPECIFIC POLICY TERMS

1. Limits of Sum Insured / Coverage:

The Sum Insured (SI) may extend to the value of the Threshold Yield (TY) of the insured crop at the option of the insured farmers. However, a farmer may also insure his crop beyond value of Threshold Yield level up to 150% of Average Yield (AY) of notified area on payment of premium at commercial rates.

In case of Loanee farmers the Sum Insured would be at least equal to the amount of crop loan advanced. Further, in case of Loanee farmers, the Insurance Charges shall be additional to the Scale of Finance for the purpose of obtaining loan.

2. Risks covered:

a. Standing Crops: Comprehensive risk insurance will be provided to cover yield losses due to non preventable risks, viz.:

- i. Natural Fire and Lightning
- ii. Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- iii. Flood, Inundation and Landslide
- iv. Drought, Dry spells
- v. Pests/ Diseases etc.

b. Prevented Sowing / Planting Risks

In case farmer of an area is prevented from sowing / planting due to deficit rainfall or adverse seasonal conditions, such insured farmer who failed to sow / plant (but otherwise has every intention to sow / plant and incurred expenditure for the purpose), shall be eligible for indemnity. The indemnity payable would be a maximum of 25% of the sum-insured. The scale of payment for different crops will be worked out by implementing agency in consultation with experts

c. Post Harvest Risks

Coverage is available only for those crops, which are allowed to dry in the field after harvesting against specified perils of cyclone in coastal areas, resulting in damage to harvested crop. Further, the coverage is available only up to a maximum period of two weeks from harvesting. Assessment of damage will be on individual basis.

3. Levels of Indemnity

Three levels of Indemnity, viz., 90%, 80% & 70% corresponding to Low Risk, Medium Risk & High Risk areas shall be available for all crops (cereals, millets, pulses & oilseeds and annual commercial / annual horticultural crops) based on Coefficient of Variation (C.V.) in yield of past 10 years' data. However, the insured farmers of unit area may opt for higher level of indemnity on payment of additional premium based on actuarial rates.

IV. GENERAL WARRANTIES

It is warranted that:

1. Our liability in respect of the coverage under this Policy shall not exceed the Sum Insured set against each Insured Person in the Schedule.
2. During the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated as specified in the Schedule to the Policy. You shall provide to Us such title deeds and other documents as may be required by Us for verification of the Insured Person's ownership of the agricultural land. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

V. EXCLUSIONS

1. The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred arising out of damage or loss to Crop arising from:
 - The burning of the Crop by order of any public authority or subterranean fire.
 - Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.
 - Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).
 - Any peril not specifically covered under the Policy.
 - Consequential loss whether or not caused by a peril covered under the Policy.
 - Instances where recognized good farming and harvesting practices have not been followed
 - Controllable diseases, weeds and/or controllable insect infestations.
 - Theft / clandestine sale of the Crop
 - Intentional destruction of the Crop
 - Poor Crop stand due to either defective seed/ sampling or unfavorable conditions prevailing during sowing period.
 - Loss occurring prior to the Policy Period.
 - Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
2. **War Risk:** Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion, loot or pillage in connection therewith.
3. **Nuclear Risk:** Any loss to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.
4. **Consequential Loss:** Consequential loss of any kind or description.

5. **Terrorism:** Any loss to crop or asset on account of terrorist activities.
6. **Malicious Damage:** Loss arising out of malicious damage or any other preventable risks shall also be excluded

VI. CLAIM PROCEDURE AND REQUIREMENTS

1. Estimation of Crop Yield

The State govt./UT will plan and conduct the requisite number of Crop Cutting Experiments (CCEs) for all notified crops in the notified insurance units in order to assess the crop yield. The State govt./UT will maintain single series of Crop Cutting Experiments (CCEs) and resultant yield estimates, both for Crop Production estimates and Crop Insurance. Planning and supervision for all CCEs will be of the same order as that of General Crop Estimation Surveys (GCES). CCEs shall be undertaken per unit area /per crop, on a sliding scale, as indicated below:

S. No	Insurance Unit	Minimum sample size of CCEs
1.	District	24
2.	Taluka / Tehsil / Block	16
3.	Mandal / Phirka / Revenue Circle / Hobli or any other equivalent unit	10
4.	Village Panchayat	08

However, a Technical Advisory Committee (TAC) comprising representatives from Indian Agricultural Statistical Research Institute (IASRI), National Sample Survey Organisation (NSSO), Ministry of Agriculture (GoI) and implementing agency shall be constituted to decide the sample size of CCEs and all other technical matters. Inputs from satellite imagery could also be utilized in deciding sample size.

In instances where required number of CCEs could not be conducted due to non-availability of adequate cropped area, the yield data for such units can be generated by Insurer by proxy indicators, such as clubbing with neighbouring / contiguous units, adopting yield of next higher unit, yield data generated by correction / correlation factor with next higher unit, etc.

Alternative yield assessment techniques, such as satellite imagery, agrometeorological and biometric and a combination of such techniques, etc. can be explored and adopted after establishing reasonable level of standardization.

Indemnity In Case Of Localised Risks: Loss assessment and modified indemnity procedures in case of occurrence of localized perils, such as hailstorm, landslide, cyclone and flood where settlement of claims will be on individual basis, shall be formulated by IA in coordination with State / UT Govt.

The loss assessment of localized risks on individual basis will be experimented in limited areas initially and shall be extended in the light of operational experience gained. The District Revenue administration will assist IA in assessing the extent of loss.

2. Calculation of Claims

a. Loss Calculation of Standing Crops:

In so far as it relates to loss or damage to the interest insured in regard to which You or the Insured Person shall make a claim under this Policy, the basis upon which We shall assess the loss shall be as follows:

If the 'Actual Yield' (AY) per hectare of the insured crop for the defined area [on the basis of requisite number of Crop Cutting Experiments (CCEs)] in the insured season, falls short of the specified 'Threshold Yield' (TY), all the insured farmers growing that crop in the defined area are deemed to have suffered shortfall in their yield. The Scheme seeks to provide coverage against such contingency.

'Indemnity' shall be calculated as per the following formula :

$$\frac{\text{Shortfall in Yield}}{\text{Threshold yield}} \times \text{Sum Insured for the farmer}$$

{Shortfall in Yield = 'Threshold Yield - Actual Yield' for the Defined Area }.

b. On Account Payment:

In case of adverse seasonal conditions during crop season viz. floods, prolonged dry spells, severe drought etc, insurance companies in consultation with concerned State Government/UT based on agro meteorological data/ satellite imagery or any other proxy indicator will decide about crops/ areas for which on account payment will be made, not exceeding 25% of likely claims. Appraisal of mid-season adversity and quantum of on-account payment will be established jointly by Government of India/concerned State Government/UT and insurance company(ies). On account payment will be implemented only in states where such proxy indicators can be established and will be considered for payment, only if the expected yield during the season is less than 50% of normal yield.

In such an instance, insurance company based on declarations received from banks or insurance proposals, received from other authorized agencies or directly from farmers for such crops and areas affected by adverse season; shall work out likely claims which will occur based on end of season yield assessment, and will release claim upto 25% of likely claims, in advance to farmers through nodal banks subject to adjustment against claims assessed on yield basis i.e. in case end of season yield based claims works out to be higher, then difference of claim would be payable and in case end of the season claim based on yield happens to be lower, then the insurance company reserves the right to recover excess claims so paid to farmers.

c. Prevented Sowing / Planting Claims:

Due to non receipt of sufficient rainfall or excess rainfall or other weather adversities, farmers in one insurance unit may not be in a position to either sow or transplant crop or grow crop (failed at an early stage). When this incidence is widespread i.e. majority of area in one insurance unit remains unsown / failed sowing, (say, more than 75% of normal area) or as decided for various crops by SLCCCI at time of notification, then insurance company based on weather / rainfall position in insurance unit, as issued by concerned office of IMD during the season, and acreage-sown particulars received from State Government; will decide extent of claims to be paid. In case of non availability of IMD stations at a location or else non availability

of IMD data on certain days, other authentic weather stations / rain gauge stations by State Government/ autonomous bodies / agriculture universities / private agencies as approved by SLCCCI can also be considered for purpose of measuring weather / rainfall.

GOI and State Government will arrange for weather / rainfall data from IMD / Other autonomous / government bodies, to insurance company, while data from private data providers will be arranged by insurance company. Area sown particulars will also be provided by State Government/UT, within one month after end of normal sowing season.

Rainfall requirement for sowing a crop differs from crop to crop. Similarly, the quantum of inputs used before sowing (land preparation, seed fertilizer etc) varies from crop to crop. Insurance company in consultation with SLCCCI will assess extent of claims payable based on the weather / rainfall position, crop, acreage planted etc. and in any case maximum claims payable will be restricted to 25% of sum-insured. Having become eligible for prevented / failed sowing, insurance cover is automatically terminated. Process of determining prevented / failed sowing being automated, farmers need not lodge any claim for prevented / failed sowing.

d. Post Harvest Losses:

In case of occurrence of specified peril of cyclone in coastal areas (as notified by State Government) resulting in damage to harvested crop lying in field in 'cut & spread' condition, insured farmer has to lodge a written claim intimation in standard format to the insurance company through Nodal Bank/Intermediary or direct within 48 hours of occurrence of event. This coverage is available only upto maximum period of two weeks (14 days) from harvesting. Harvested crop bundled and heaped at a place before threshing is beyond coverage under post harvest losses.

Assessment of damage will be on individual plot basis. Insurance company will nominate an authorised loss assessor who will visit the field and assess damage and submit report to insurance company. Services of local officials of Bank and Agriculture / Revenue authorities, may be utilised for this purpose by insurance company.

Based on report submitted by loss assessor, insurance company will arrive at claim payable and loss as a percentage of sum insured. Claim payable will be higher of area approach based claim and claim assessed for post harvest losses.

3. Procedure of Settlement of Claims:

- a. Upfront premium subsidy from Government of India and concerned State Government/UT, should have been received in full for the season, by us to enable to settle the claim.
- b. In case of widespread calamity (end of season claims), once yield data is received from State Government as per the cut-off-dates decided, claims will be worked out as per Declarations received from banks / channel partners / insurance intermediaries for each notified area and claims will be approved by us.
- c. In case of farmers covered on compulsory basis, claim cheques along with claim particulars will be released to individual nodal banks and banks, at grass root level, will credit accounts of individual farmers and display particulars of beneficiaries on notice board.
- d. In case of farmers covered on voluntary basis, claim cheques in name of the insured farmers will be dispatched, either to individual farmers or routed through concerned

channel partner for onward transmission on submission of advance discharge voucher by farmer.

- e. In case of claims of claims under prevented / failed sowing, localized calamity, post harvest losses; we will get claims approved by their competent authority after assessment and shall release the claims as given in (c) and (d) above.
- f. Disputed claims / sub-standard claims, if any will be referred through SLCCCI to GOI for consideration by insurance company; and decision of GOI in case of any interpretation of provisions of scheme or disputes will be binding on State Govt. / Insurance Company / Banks and the farmers.

4. Claim Control

We are entitled to

- a. Enter and examine the crop cutting experiments done by respective state governments
- b. Receive all necessary information, proof of landholding, crop sowing etc and necessary assistance from You and/ or any other Insured Person seeking benefit under this Policy.

The powers conferred by this Condition shall be exercisable by Us at any time until notice in writing is given by You that You or any Insured Person is making no claim under the Policy; or if any claim has been made, until such claim is finally determined or withdrawn. We shall not by any act done in the exercise or purported exercise of the aforesaid powers, incur any liability to You or any Insured Person or diminish Our rights to rely upon any of the provisions of this Policy in answer to any claim.

If You or any Insured person shall not comply with Our requirement or shall hinder or obstruct Us in the exercise of the aforesaid powers, all benefits under the Policy shall be forfeited at Our option.

In case premium to claims ratio exceeds 1:5 and insurance company fails to get appropriate cover, GOI will provide protection to insurance company. For this purpose, Catastrophic Fund at national level will be set up which would be contributed by Centre and State Governments on 50:50 basis and overall loss exceeding 500% of gross premium will be met out of this fund.

5. Duties of Insured/ Insured Person

Upon happening of the event giving rise to a claim under the Policy, You/Insured Person shall deliver to Us a detailed statement in writing as per the Claim Form and any other material particular relevant to the making of the claim.

This submission should be irrespective of the date on which the event shall have come to Your/Insured Person's knowledge, but should not be later than 90 days from the expiry date of the Policy

VII. GENERAL CONDITIONS

1. Notice

You will give every notice and communication in writing to Our office through which this insurance is affected.

2. Mis-description

This Policy shall be void and all premium paid by You to Us shall be forfeited in the event of misrepresentation, misdescription, concealment or non disclosure of any material information.

3. Changes in Circumstances

You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your landholding etc. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease.

4. Fraud

If a claim is fraudulent on account of fraudulent means or actions used by You, all benefits and rights under the Policy shall be forfeited ab-initio.

5. Contribution

If, when any claim arises, there is any other insurance covering the same interest, We will pay only the rateable proportion of any claim.

6. Cancellation

We may cancel this Policy by sending 15 days notice in writing to You at Your last known address. You will then be entitled to a pro rata refund of premium for the unexpired period of this Policy from the date of cancellation, which We are liable to repay on demand.

You may cancel this Policy by sending written Notice to Us. We will then allow a refund after retaining the premium based on the following Short Period scale.

Cancellation Period	Refund
Within One Week of inception of cover	25% of premium
Beyond One Week of inception of cover	Nil

7. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of 3 arbitrators, comprising of 2 arbitrators, 1 to be appointed by each of the parties to the dispute/difference and the 3rd arbitrator to be appointed by 2 such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is understood, however, that the Insured shall have the right at all times during currency of the Policy to communicate only with the leading or issuing office in all matters pertaining to this insurance.

8. Disclaimer Clause

If We shall disclaim Our liability in any claim and such claim shall not have been made the subject matter of suit in a Court of Law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

9. Protection of Policy Holder's Interest

In the event of a claim, if the same is found admissible under the Policy, We shall make an offer of settlement or convey the rejection of the claim within 30 days of receipt of all relevant documents and Investigation/ Assessment Report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7 days of Your acceptance of Our offer. In case of delay in payment, We shall be liable to pay interest at a rate which is 2.0% (two percent) above the Bank rate prevalent at the beginning of financial year in which the claim is received by Us.

10. Substitution of Missing Data

In the event that the IMD reports Missing Data in respect of the reference Weather data for particular day(s) in a Sub-period for the Primary Weather Station, then the Missing Data for such day(s) will be substituted by the reference Weather data of the Alternate Weather Station for the same calendar day(s).

VIII. GRIEVANCES

Grievance Mechanism

As an esteemed customer of our company, You can contact us to register complaint/ grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to You. The contact details of our office are given below for Your reference

Cholamandalam MS General Insurance Company

Customer services

Address: H.O: Dare House 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001, Toll free: 1800 200 5544

SMS: "CHOLA" to 56677* (premium SMS charges apply),

E-MAIL: customercare@cholams.murugappa.com WEBSITE: www.cholainsurance.com

If You have not received any reply from us within 3 days from the date of the lodgment of complaint or if You are not satisfied with our reply, You can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Cholamandalam MS General Insurance Company Limited2nd Floor, 'Dare House', No.2, N S C Bose Road, Chennai – 600 001.

Sl. No	Office of the Ombudsman	Name of the Ombudsman and Contact Details	Areas of Jurisdiction
1	AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014, Ph(O) 079-27546150, 27546139 Fax: 079-27546142, E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
2	BHOPAL	Office of the Insurance Ombudsman, 1st Floor, 117, Zone-II, Above D.M. Motors Pvt. Ltd, Maharana Pratap Nagar, Chhattisgarh, BHOPAL - 462 011, Ph(O): 0755-2769200, 2769202, 2769201, Fax: 0755-2769203, E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
3	BHUBANE-SWAR	Office of the Insurance Ombudsman, 62 Forest Park, BHUBANESHWAR – 751009, Ph (0): 0674-2535220,2533798, Fax: 0674-2531607, E-mail: ioobbsr@dataone.in	Orissa
4	CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH – 160017, (0) 0172-2706196, 2705861, EPBX: 0172-2706468, Fax: 0172-2708274, E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, No 453(old no 312), Anna Salai, Teynampet, CHENNAI -600 018, (0) 044-24333678, 24333668, Fax: 044-24333664, E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
6	DELHI	Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI - 110 002, (0) 011-23239611, 23237539, 23237532, Fax: 011-23230858 E-mail : iobdelraj@rediffmail.com	Delhi & Rajasthan
7	GUWAHATI	Office of the Insurance Ombudsman, Aquarius, Bhaskar Nagar, R.G. Baruah Rd., GUWAHATI - 781 021, (0) 0361-2413525, EPBX: 0361-2415430, Arunachal Pradesh, Fax: 0361-2414051 E-mail: omb_ghy@sify.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
8	HYDERABAD	Office of the Insurance Ombudsman 6-2-46, 1st Floor, Moin Court, Lane, Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004. (0) 040-23325325, 23312122, 65504123, Fax: 040-23376599, E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh Karnataka and UT of Yanam - a part of the UT of Pondicherry
9	KOCHI	Office of the Insurance Ombudsman 2nd Floor, CC 27/ 2603, Pulinat Building Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015, (0) 0484-2358734, 2359338, 2358759, Fax: 0484-2359336 E-mail: ombudsmankochi@yahoo.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe - a Part of UT of Pondicherry
10	KOLKATA	Office of the Insurance Ombudsman North British Building, 29, N. S. Road, 3rd Floor, KOLKATA -700 001., (0) 033-22134869, 22134867, 22134866, Fax: 033-22134868, E-mail : iombkol@vsnl.net	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
11	LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001 (0) 0522-2201188, 2231330, 2231331, Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
12	MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052, Email: ombudsman@vsnl.net	Maharashtra, Goa

Cropping Plan										
Name of the Insured	Identification of the details of the Insured Area	Crop & variety	Insured Area (ha)	Average Yield (tons/ha)	Indemnity %	Threshold Yield (tons)	Min. Support Price	Sum Insured	Premium rate applicable	Premium
1	2	3	4	5	6	7 (4x5x6)	8	9(7x8)	10	11(9x10)
Total										